At 43, Anne Parker decided to pursue a bachelor’s degree. Her goal was to complete it by the time she turned 50. At 49, Parker was on schedule. She had taken all her core classes as a part-time student and was well on her way to achieving her Bachelor of Arts in University Studies with a concentration in corporate communications by her deadline. Then a new job lured her to Texas.

Four years ago, Parker would have had to complete her degree at another school, but today, the University’s distance learning program offers her a new option.

“I am on track to graduate in May 2010 and turn 50 in March,” Parker says. “I only have six electives remaining to finish my degree through the University of Hartford even though I’m in Texas.”

The flexibility of online courses has become increasingly attractive to a mobile and busy population. Whether volunteering in Africa or working at a summer job in Montana, students can take courses anywhere there is access to the Internet.

Nationwide, the increase in online education programs has been explosive. The expansion of the University’s distance learning program reflects this trend. Launched in the summer of 2006 with 90 students enrolled in six courses, the program has grown more than sixfold in three years, with 562 students taking the 43 courses offered in summer 2009.

And more growth is on the horizon.

R. J. McGivney, dean of University programs, says plans are under way to offer an online version of the current Saturdayterm degree in organizational and leadership studies. Once the New England Association of Schools and Colleges approves, “it will be the University’s first online degree program,” McGivney says.

Most distance learning courses at the University are asynchronous, meaning students interact with their professors and fellow students through technology—usually e-mail, online chat rooms, and discussion boards—according to their schedules. The University’s distance learning courses initially evolved to meet the needs of two categories of students, McGivney explains.

“The first audience is full-time University undergraduates who have gone home for the summer and are taking courses at other schools and transferring the credits back to us,” he says. “They don’t get the grades in that case, only the credits. Students interested in improving their grade point average will take our online courses over the summer.”

The second audience consists of adult students in the University’s Saturdayterm degree-completion program, which offers all classes on Saturdays. “If they don’t have time or don’t want to spend Saturday in class, they can take the courses online,” McGivney says. Full-time undergraduate students cannot take online courses during the fall or spring semesters.

The convenience of online courses also appeals to professors. When adjunct professor Maggy Tomkins began teaching the course Epidemics and AIDS in 1999, the Fulbright Scholar-in-Residence brought to the University firsthand experience and knowledge of Australia’s successful HIV prevention program. Tomkins continued her relationship with the University by teaching here during vacations from her regular job.

“In 2007, I decided to stay home,” Tomkins e-mailed from her home in Tasmania, Australia’s southern-most state. “Teaching this course online means I can keep up my contact with the University and the Epidemics and AIDS course, even when I don’t have the time (or money) to visit the United States," she says.

Don’t expect an online course to be an easy A. You’ll need plenty of self-discipline to keep up with discussion forums, reading assignments, tests, and quizzes; and good time-management and communication skills are critical, as adjunct professor Karen Sullivan points out in the syllabus for her class, Discovering the News.

“I weigh my grades much more heavily on the discussion component because I want students to be engaged,” Sullivan says. “By requiring that everyone post and participate, you don’t get the student who says nothing.”

So will the day ever come when campus life becomes obsolete? McGivney and the professors currently teaching the University’s online courses say no.

“As the student population changes, as the demands on their time increase, you will see more of these classes,” says Sullivan. “It won’t overtake the traditional classroom, but it will be a strong component of what the University offers.”
The economic crisis that raised everyone’s blood pressure in 2008 raised concerns for two professors in the Barney School of Business as well—but of a different nature.

Susan Coleman, professor of finance, and Mitchell Weiss, an adjunct professor with more than 30 years of experience in financial services, had been noticing something they found disturbing. It was clear from students’ questions and requests for advice that they were ill equipped to make decisions for themselves in financial matters like using credit cards, managing debt, or budgeting income.

And these were students in Barney. What about the rest of the student population? During the fall 2007 semester, Coleman surveyed 401 students, asking them a series of questions on personal financial topics. The respondents were split—66 percent business majors and 34 percent other—and fairly equally spread across class year and gender. The results, which mirrored other research in this area, were not encouraging.

“Almost 25 percent didn’t know what deductions are taken out of an employee’s gross pay. Less than 63 percent knew that when they signed a 12-month lease for an apartment, they were liable for the rent for the full term of the lease,” says Coleman. “Only 40 percent knew that potential employers could access their credit history in making hiring decisions, which is quite routine now. And 51.64 percent did not know what the interest rate on an unpaid balance was on their credit cards.”

As the economy began to freefall, Coleman and Weiss became convinced that students needed help to avoid getting trapped in high-interest loans and credit cards and stressful paycheck-to-paycheck living.

Together they developed a new class, being offered for the first time this semester and geared for first- and second-year students. Personal Financial Management (US 210), taught by Weiss, begins Oct. 26 and is open to all undergraduates with no prerequisites. The course addresses topics like the financial impact of career choices; the use, management, and protection of personal credit; and how to set up personal budgets that leave room for saving and investing.

“Colleges typically make courses available in financial planning, presuming that their graduates will have successful careers and eventually, money to invest,” says Weiss. “But when we surveyed colleges and universities across the country, there were very few that teach the nuts and bolts of personal financial management—how to balance a checkbook, how to select a credit card, how to save, and how to structure loans.”

The new course is only one component of a three-pronged effort that Coleman and Weiss have developed. In July they presented a plan to establish a Center for Personal Financial Responsibility (CPFR) at the University. The center will offer three one-hour presentation modules. The first is designed for incoming first-year students; the second targets the student population in general; and the third will focus on important issues for seniors who are about to graduate.

“We will be presenting the first module this fall to the Red Caps and residential assistants,” says Coleman. “And we are developing a module specifically to present on Parents’ Weekend, Oct. 2–4.”

The third component is a speakers’ bureau of financial industry experts who will present in a variety of venues, including University classes and community events. Coleman and Weiss hope that, eventually, the CPFR can provide service-learning opportunities for students who have completed US 210. The students would go into K–12 and college/university settings to teach others about personal financial management.

“The primary goal is to equip students with the tools to make prudent and informed financial decisions,” says Coleman. Adds Weiss, “We also hope to instill a sense of what is a proper code of professional conduct because the problems we face today are, in large measure, the result of a breakdown in that area.”